Claims

1. A method for providing a communication medium in a financial modeling and

counseling system comprising:

providing automated financial coaching in a web page environment;

displaying to a user a plurality of communication options with a live advisor in

said web page environment; and

enabling a communication medium between said user and a live advisor based on

the user selected communication option whereby said live advisor may provide live

financial coaching.

2. The method of claim 1 further comprising establishing an electronic mail

communication between said user and an said live advisor utilizing the network upon said

user's selection of the electronic mail option.

3. The method of claim 1 further comprising establishing an online chat communication

between said user and an said live advisor utilizing the network upon the user's selection

of the online chat option.

4. The method of claim 1 further comprising establishing a voice communication

between said user and an said live advisor transmitting streaming live audio using said

wide area network upon the user's selection of the voice option.

5. The method of claim 1 further comprising establishing a voice communication between said user and an said live advisor using the telephone an utilizing the network upon the user's selection of the talk option.

5   6. The method of claim 1 further comprising establishing a communication medium between said user and an said live advisor transmitting still video clips utilizing said wide area network upon the user's selection of the clips option.

10   7. The method of claim 1 further comprising establishing a communication medium between said user and an said live advisor transmitting streaming live video over said wide area network upon the user's selection of the video option.

8. The method of claim 1 further comprising providing a collaborative medium for

15   sharing data between said user and said live advisor upon the selection of a communication option.

9. A communication system for a financial modeling and counseling system comprising:

   an automated coaching engine providing financial coaching in a web page

20   environment coupled to a wide area network;

   a web server providing a variety of communication options to a user, coupled to a wide area network; and

   a communication center coupled to said wide area network, enabling said user to communicate with a live advisor using a communication medium selected by the user

25   whereby said live advisor may provide financial coaching.

10. The system of claim 9 further comprising an electronic mail server coupled to said wide area network providing electronic mail communication between the user and the live advisor, upon the user's selection of said electronic mail option.

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11. The system of claim 9 further comprising an electronic chat server coupled to said wide area network providing live electronic chat between said user and said live advisor upon the user's selection of said chat option.

10   12. The system of claim 9 further comprising a communication center coupled to said wide area network providing live voice communication over said wide area network between the user and the live advisor upon the user's selection of said voice option.

13. The system of claim 9 further comprising a communication center coupled to said

15   wide area network providing live voice communication between said user and said live advisor upon the user using a stand alone telephone.

14. The system of claim 9 further comprising a user interface coupled to said wide area network for transmitting still video clips utilizing the wide area network between the user

20   and the live advisor upon the user's selection of said clips option.

15. The system of claim 9 further comprising a user interface coupled to said wide area network for transmitting streaming live video utilizing said wide area network between the user and the live advisor upon the user's selection of said video option.

5   16. The system of claim 9 further comprising a user interface coupled to said wide area network providing a collaborative medium for sharing data between said user and said live advisor upon the selection of a communication option.

17. A computer program embodied on a computer readable medium for providing a

10   communication medium in a financial modeling and counseling system comprising:

        code segment providing automated financial coaching in a web page environment;

        code segment displaying to a user a plurality of communication options in a web page environment; and

        code segment enabling a communication medium between said user and a live

15   advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

18. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing an electronic mail communication between

20   said user and an said live advisor utilizing the network upon said user's selection of the electronic mail option.

19. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing an online chat communication between said user and an said live advisor utilizing the network upon the user's selection of the online chat option.

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20. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said wide area network upon the user's selection of the voice option.

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21. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor using the telephone an utilizing the network upon the user's

15   selection of the talk option.

22. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting still video clips utilizing said wide area network

20   upon the user's selection of the clips option.

23. The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said

user and an said live advisor transmitting streaming live video over said wide area

network upon the user's selection of the video option.

24. The computer program embodied on a computer readable medium of claim 17 further

5   comprising code segment providing a collaborative medium for sharing data between

said user and said live advisor upon the selection of a communication option.